

Employee entering the CIARDS in 1985
Retiring at Age 60 with 30 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$26,889	\$34,299	\$64,456	\$68,700
Fourteen percent contribution plan:				
Capital accumulation plan	\$7,688	\$10,578	\$18,428	\$20,715
Pension plan	\$0	\$0	\$0	\$0
Social security	\$5,243	\$5,659	\$6,225	\$6,225
Total benefit from plan:				
At retirement	\$7,688	\$10,578	\$18,428	\$20,715
At age 62	\$12,351	\$15,440	\$23,263	\$25,378
At age 80	\$8,752	\$10,487	\$14,635	\$15,679
Benefit from current system	\$15,182	\$19,201	\$36,701	\$39,118

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

Employee entering the CSRS in 1985
Retiring at Age 55 with 30 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$26,889	\$34,299	\$64,456	\$68,700
Fourteen percent contribution plan:				
Capital accumulation plan	\$7,092	\$9,758	\$17,000	\$19,110
Pension plan	\$0	\$0	\$0	\$0
Social security at 62	\$4,894	\$5,282	\$5,810	\$5,810
Total benefit from plan:				
At retirement	\$7,092	\$9,758	\$17,000	\$19,110
At age 62	\$10,283	\$12,697	\$18,728	\$20,332
At age 80	\$7,554	\$8,943	\$12,187	\$12,978
Benefit from current system	\$14,233	\$18,001	\$34,407	\$36,673

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

Employee entering the CSRS in 1985
Retiring at Age 65 with 40 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$28,342	\$34,299	\$67,939	\$68,700
Fourteen percent contribution plan:				
Capital accumulation plan	\$11,523	\$15,336	\$27,665	\$30,223
Pension plan	\$0	\$0	\$0	\$0
Social security	\$7,151	\$8,057	\$8,613	\$8,613
Total benefit from plan:				
At retirement	\$18,674	\$23,393	\$36,278	\$38,836
At age 80	\$13,549	\$16,573	\$23,974	\$25,395
Benefit from current system	\$20,509	\$24,819	\$49,162	\$49,712

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

Employee entering the CSRS in 1985
Retiring at Age 62 with 20 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$23,983	\$30,780	\$59,230	\$68,700
Fourteen percent contribution plan:				
Capital accumulation plan	\$4,437	\$6,445	\$10,571	\$11,138
Pension plan	\$0	\$0	\$0	\$0
Social security	\$3,238	\$3,694	\$4,455	\$4,455
Total benefit from plan:				
At retirement	\$7,675	\$10,138	\$15,026	\$15,593
At age 80	\$5,428	\$6,875	\$9,673	\$9,953
Benefit from current system	\$8,172	\$10,589	\$19,989	\$23,634

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

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Fourteen percent contribution plan:				
Capital accumulation plan	\$7,092	\$9,758	\$17,000	\$19,110
Pension plan	\$0	\$0	\$0	\$0
Social security	\$4,894	\$5,282	\$5,810	\$5,810
Total benefit from plan:				
At retirement	\$7,092	\$9,758	\$17,000	\$19,110
At age 62	\$10,283	\$12,697	\$18,728	\$20,332
At age 80	\$7,554	\$8,943	\$12,187	\$12,978
Benefit from current system	\$15,182	\$19,201	\$36,701	\$39,118

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

Employee entering the CIARDS in 1985
Retiring at Age 50 with 25 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$25,436	\$32,539	\$62,714	\$68,700
Fourteen percent contribution plan:				
Capital accumulation plan	\$5,112	\$7,187	\$12,236	\$13,127
Pension plan	\$0	\$0	\$0	\$0
Social security	\$3,917	\$4,328	\$4,990	\$4,990
Total benefit from plan:				
At retirement	\$5,112	\$7,187	\$12,236	\$13,127
At age 62	\$7,110	\$8,817	\$12,632	\$13,189
At age 80	\$5,493	\$6,544	\$8,762	\$9,037
Benefit from current system	\$12,069	\$15,310	\$29,225	\$32,598

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

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Retiring at Age 55 with 30 Years of Service

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Final salary on 1985 scale	\$26,889	\$34,299	\$64,456	\$68,700
Eight percent contribution plan:				
Capital accumulation plan	\$4,053	\$5,576	\$9,714	\$10,920
Pension plan	\$0	\$0	\$0	\$0
Social security	\$4,894	\$5,282	\$5,810	\$5,810
Total benefit from plan:				
At retirement	\$4,053	\$5,576	\$9,714	\$10,920
At age 62	\$7,973	\$9,519	\$13,192	\$14,108
At age 80	\$6,414	\$7,374	\$9,454	\$9,906
Benefit from current system	\$15,182	\$19,201	\$36,701	\$39,118

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Retiring at Age 50 with 25 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Final salary on 1985 scale	\$25,436	\$32,539	\$62,714	\$68,700
Eight percent contribution plan:				
Capital accumulation plan	\$2,921	\$4,107	\$6,992	\$7,501
Pension plan	\$0	\$0	\$0	\$0
Social security	\$3,917	\$4,328	\$4,990	\$4,990
Total benefit from plan:				
At retirement	\$2,921	\$4,107	\$6,992	\$7,501
At age 62	\$5,742	\$6,893	\$9,357	\$9,675
At age 80	\$4,818	\$5,594	\$7,145	\$7,302
Benefit from current system	\$12,069	\$15,310	\$29,225	\$32,598

Note: Benefits are shown for an employee who participated in the capital accumulation plan in full throughout the career.

Employee entering the CIARDS in 1985
Retiring at Age 60 with 30 Years of Service

Grade at retirement	GS-9	GS-11	GS-15	SES
Base salary on 1985 scale	\$26,889	\$34,299	\$64,456	\$68,700
Thrift percent contribution plan:				
Capital accumulation plan	\$4,393	\$6,045	\$10,530	\$11,837
Pension plan	\$0	\$0	\$0	\$0
Social security	\$5,243	\$5,659	\$6,225	\$6,225
Total benefit from plan:				
At retirement	\$4,393	\$6,045	\$10,530	\$11,837
At age 62	\$9,305	\$11,248	\$15,961	\$17,169
At age 80	\$7,248	\$8,418	\$11,031	\$11,627
Benefit from current system	\$15,182	\$19,201	\$36,701	\$39,118

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